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IN THE UNITED STATES PATENT AND TRADEMARK OFFICESerial No. 09/816,905
(Attorney Docket No. GP-301003)

Filed March 26, 2001

David E. Creamer et al.

Group 3624

COMMERCIAL MORTGAGE
CLOSING PROCESS

Examiner Kyle, Charles R

RESPONSEMail Stop Amendment
Commissioner for Patents
PO Box 1450
Alexandria VA 22313-1450REMARKS

This amendment is in response to the Office Action mailed on June 15, 2005 wherein Claims 1-24 were rejected. Claims 1-24 remain pending.

Claim Rejections Under 35 U.S.C § 112

On page 2 of the Office Action, the Examiner rejected Claims 4, 8-21, and 23 under 35 U.S.C § 112, first paragraph, as failing to enable to comply with the enablement requirement. The Examiner states that the claims contain subject matter which was not described in the specification in such a way to enable one skilled in the art. Applicants direct the Examiner to Figures 1A – 1L where the present claimed invention is described in excruciating detail. The figures specifically partition tasks into days such as Day 0 through Day 9 (a day being equal to 24 hours, as is known in the art). The figures combined with the corresponding written specification clearly enable a person of ordinary skill in the art to practice the claimed present invention.

CERTIFICATE OF FACSIMILE TRANSMISSION 37 C.F.R. §1.8:

I hereby certify that this paper, including all enclosures referred to herein, is/are being facsimile transmitted to the United States Patent and Trademark Office on the date shown below. Facsimile No. 571-273-8300/Group 3661

11-23-05 Stephanie Harbin Stephanie Harbin
Date of Transmission Name of Person Signing Signature